

Certificate Number: 12433-NJ-DE-028968494

Bankruptcy Case Number: 16-34616



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 23, 2017, at 3:10 o'clock PM EDT, Vincent J. Crandon completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 23, 2017 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor